

Human Development is an Engine of Sustainable Development - With Special Reference to Rural Housing Schemes in Mandya District

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Abstract: *The literatures and debates on human development on the one hand and sustainability on the other share much in common. Human development is essentially what sustainability advocates want to sustain and without sustainability, human development is not true human development. If human development is about enabling people to lead long, healthy, educated and fulfilling lives, then sustainable human development is about making sure that future generations can do the same. But in some sense adding 'sustainable' as a prefix is superfluous, since human development without being sustainable cannot be true human development. Housing is one of the basic requirement for human survival. Owning a house provides social and economic security as well as status in the society. There are several programmes implemented for human development in India. Rural housing programme is a veritable tool for fighting poverty and achieving economic prosperity, wellbeing, improving the quality of the life of people at the grassroots level especially those below the poverty line. Housing has importance also significant impact on health, education, drinking water, so that it improves quality of life in rural areas particularly the weaker sections of the society as well women. To providing houses for houseless in rural areas there are many programmes has been implemented by Government of India. Karnataka is one of the foremost states to have taken up housing in a major way. The objectives of the paper is to examine the major rural housing schemes in Karnataka and its impact on human development, to study the performance of rural housing schemes in the study area and to suggest measures to improve housing programmes for human development. The present study is based on both primary and secondary sources of data.*

Keywords: Housing schemes, Human Development, Sustainable Development, Human Capital

1. Introduction

Human development and Sustainable development are the broad concepts in the development approach. The term 'human development' defined as an expansion of human capabilities, a widening of choices, 'an enhancement of freedom, and a fulfilment of human rights. Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. There are many links between the human development approach and the 2030 Agenda. And it can be thought of as broad as – or broader than – the SDGs. The Human Development Index (HDI) provides an alternative single-number measure, capturing progress in three basic dimensions of human development: health, education and living standards. Many of the SDGs relate directly to the HDI. The UN Millennium Declaration and the Millennium Development Goals already mirrored the basic principles of human development – expanding human capabilities by addressing basic human deprivations. In this regard, the human development principles and framework can provide intellectual contributions to the 2030 development agenda and the SDGs implementation. Likewise, human development measures can take advantage of the SDG indicators as they evolve over the next 15 years. Its a practical way in which the measurements of human development and sustainability can be linked with each other.

2. Review of Literature

The present study is developed on the basis different review of literatures. K.B. Saxena and Sanjay Kumar (2010) the research report entitled "Right to Housing and Homestead

Land in Rural Bihar Status, Issues and Challenges". Shamsheer Singh, Madhura Swaminathan,† and V. K. Ramachandran (2012) the research paper entitled "Housing Shortages in Rural India". Kamalakshi. T and T. Gurubasappa. R (2013) "Housing Schemes In Karnataka: A Macro Level Analysis". Nirmal Kumar (2014) "Technological Solution for Sustainable Rural Housing by 2022" Arjun Kumar (2014) "Estimating Rural Housing Shortage" Dr. Mendhe H, Dr. Amarnath, Hanumanth N (2015) "Assessment of Housing Standards in the field practice area of a Medical College in Andhra Pradesh". M.S. Siddiqui and R.Y. Mahore (2016) "Rural Housing Finance: Impediments and Way Forward"

3. Objectives

The objectives of the study is as follows

- To examine the relationship between Human Development and Sustainable Development
- To study the performance of rural housing schemes in the study area.
- To suggest measures to improve housing programmes for human capital.

4. Hypotheses

The following hypotheses have been framed in the present paper

- H₁ Human Development is positively related with Sustainable Development
- H₂ Housing schemes causes multiplier effect.
- H₃ Housing schemes enhances the status of the weaker sections of the society.

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5. Methodology

The present study is based on both primary and secondary sources of data. The primary data mainly confined to schedules and questionnaires. Mandya district of Karnataka is purposively selected keeping in view that this district comes under the different rural housing programmes considered for selection like major rural housing programmes such as Indira Awas Yojana (IAY), Rural Ashraya (RA) And Ambedkar AwasYojana(AAY). For the purpose of analysis Measures of Central Tendency which includes Mean, Median and Mode have been used. For the purpose of testing hypotheses, specific tools like ANOVA one-way test, Correlation, Paired Sample T-test and Standard Deviation, as well as tables, graphs were also used.

6. Rural Housing Programmes and Policies in India

For the development of housing situation in rural areas Government of India has taken many initiatives. The rural housing schemes in India Indira AwasYojana(IAY), PMAY (Pradhan ManthriAwasYojana), Pradan Mantri GramodayaYojana (2000-2001), Credit-cum-Subsidy Scheme, Dr. Ambedkar Housing Scheme, Innovation Scheme for Rural Housing and Habitat Development, Setting up of Rural Building Centre, Bharat Nirman Programme, SamagraAwaasYojana, National Mission for Rural Housing and Habitat, Two Million Housing Programme, Golden Jubilee Rural Housing Finance Scheme, Rajiv AwasYojana, Pradan Mantri GramodayaYojana (GraminAwaas), State-run housing schemes. The Government of India introduced policies which are related to housing. The National Housing Policy (NHP):1970, National Housing Policy (NHP) 1986, National Housing Policy 1992,National Housing Policy 1998, National Rural Housing & Habitat Policy.

7. Housing Profile of Karnataka

Housing situation in Karnataka State is in no way different from that of rest of India in terms of quantity and quality. Karnataka has housing problem with 4.38 per cent share in

the total housing shortage of the country. However, as per census 2011, the housing shortage is 4.27 lakh houses against the overall shortage of 111.19 lakh. Roughly 7 per cent of the total families were facing housing shortage in the state by 2001 as against the National average of 7.5 per cent. Accordingly, financial allocation for the State during 2013-14 was Rs.480.24 crore (including administrative cost) with a physical target for construction of 87,816 houses. Based on this, the Central allocation for the current financial year 2014-15 is Rs. 518.68 crore with a target for construction of 94,995 houses.

Table 1: Number of Households & Household Size
Karnataka: 2001 – 2011

	2001	2011
Total Households	1,04,01,918	1,33,57,027
Total Population	5,28,50,565	6,10,95,297
Households Size	5.1	4.6
Difference in Household Size	-0.5	

Note: Household size with 5.8 in Yadgir tops the list and the smallest Household size with 3.9 is reported in Kodagu district

The above table shows that number of households and household size in Karnataka during 2001 and 2011 census. According to this total household was 1, 04, 01, 918 in 2001, it increased to 1,33,57,027 according to 2011 census. The total population was 5,28,50,565 in 2001 and it increased to 6,10,95,297 in 2011. The household size was 5.1 according to 2001 census and it was 4.6 in 2011 census. The difference in household size was -0.5

8. Housing Schemes in Karnataka

To meet the growing demand of housing, the state government has been proactive in its housing policies.

Rajiv Gandhi Housing Corporation Limited (RGRHCL)

The Corporation was established on 20th April 2000 as a nodal agency to implement all the housing schemes sponsored by the central and state governments for economically and socially weaker sections of the society, both in rural and urban areas.

Table 2: Scheme Wise Houses Completed and Sites Distributed

Year	Houses Constructed under Social Housing Schemes					House Sites		
	Rural Ashraya/ Basava Vasathi Yojane	Rural Ambedkar	Urban Ashraya/ Vajpayee Urban Scheme	IAY	Total Rural Urban Total	Rural	Urban	Total
2000-01 to 2009-10	1289690	142028	135220	406552*	1990575	80625	55286	167717
2010- 11	48422	3692	685	95311	148110	22992	16983	39975
2011-12	69529	4722	4071	26769	105091	24334	16861	41195
2012-13	126439	5938	8985	108493	249855	13737	16270	30007
2013-14	207594	4101	6975	98815	317485	4279	6654	10933
2014-15	185073	3313	9678	104098	302162	8140	2929	11069
2015-16**	70716	2222	6098	61628	140664	3671	801	4472
Total	1997463	166016	171712	901666	3253942	157778	115784	305368

Source: Figures shown from 2000-01 to 2009-10 are cumulative. *Figures shown are from 2004-05 onwards ** Figures shown are up to December -2015

Table 3: Target and Achievement Under Different Housing Schemes

Scheme		2012-13	2013-14	2014-15	2015-16	Total	
Rural	Ashraya/ Basava Vasathi Yojane	Target	125000	180000	190000	170000	665000
		Completed	126439	207594	185073	70716	589822
	Ambedkar Awas Yojana	Target	10000	5000	-	-	15000
		Completed	5938	4101	3313	2222	15574
	IAY	Target	100000	100000	100000	115000	415000
		Completed	108493	98815	104098	61628	373034
Urban	Ashraya/ Vajpayee Scheme	Target	15000	15000	10000	15000	55000
		Completed	8985	6975	9678	6098	31736
Total		Target	250000	300000	300000	300000	1150000
		Completed	249855	317485	302162	140664	1010166

Source : * Figures are shown upto December – 2015.

Table shows the target and achievement under different Housing Schemes during 2012 to 2015. Under the Ashraya/Basava Vasathi Yojane target 125000 and 126439 houses were completed during 2012-13 and the target 170000 and 70716 houses 70716, the total target was 665000 and total completed houses was 589822 during 2014-15. Under the Ambedkar Awas Yojana the target was 10000 and 5938 houses completed during 2012-13 and total 170000 targeted was nil and houses completed 2222 and the total target was 415000 and total completed houses was 15574 during 2014-15. Under the Indira Awas Yojana (IAY) target was 100000 and 108493 houses completed during 2012-13 and total 115000 targeted was nil and houses completed 61628, the total target was 415000 and total completed houses was 373034 during 2014-15.

The following schemes are government schemes by Karnataka. They are : Rural Ashraya/Basava Vasathi Yojane, Indira Awas Yojana (Pradhan Manthri Awas Yojana), Urban Ashraya/Vajpayee Housing Scheme, Special Housing Scheme, Infrastructure facility:, Devraj Urs Housing Scheme, Nanna Mane (Affordable Housing for Low income groups), Rural Ambedkar Housing Scheme, Housing Schemes and its impact on Human Development Multiplier Effects

9. Respondents Opinion and Results

Table 4

S.No.	Statement	SA	A	CS	DA	SD	Total
1	Perception on Health	182	58	38	18	4	300
2	Perception on Education	173	57	25	28	17	
3	Improvement in quality life	190	49	20	24	17	
4	Improvement in standard of living	183	63	36	15	3	
5	Employment Generation	165	80	15	30	10	
6	Improvement in housing Amenities	175	80	15	22	8	
7	Eradication of Poverty	188	56	35	17	4	

Source: Field Study:

Note: SA: Strongly Agree, A: Agree, CA : Can't Say, DA: Disagree, SD: Strongly Disagree

Table 5

Sl. No.	Statement	Yes	No	Total
1	Drinking Water Connectivity	300	0	300
2	Electrification	296	4	
3	Improvement in Sanitation	282	18	
4	Changes in Reading Habits	285	15	
5	Toilet Connectivity	291	9	

6	Drainage Connectivity	281	19
7	Changes in Food Habit	288	12
8	Improvement in Saving	280	20
9	Improvement in Consumption	225	75

Testing of Hypothesis

H₀: Human Development is no positively related with Sustainable Development.

H₁: Human Development is positively related with Sustainable Development

Table 6: Housing programmes positively associated with human development.

ANOVA

S.No	Particulars	Df	Mean Square	F	Sig.
1	Different Housing Programmes	2	17.174	178.017	.000
2	Status of the Weaker Sections				
A	Consumption Level	2	93.285	650.124	.000
B	Perception on Education	2	37.924	4.71603	.000
C	Perception on Health	2	24.303	1.23603	.000
D	Perception on Income	2	21.982	1.89303	.000
E	Food Habit	2	24.511	1.00703	.000
F	Investment Generated	2	2.517	62.879	.000

Note: df-degree of freedom, F-test, Sig.-Level of Significance

The above table indicates that the housing programmes positively associated with human development which carries consumption, education, health, income, food habit and investment of the women beneficiaries. It reveals that housing programmes of mean square is 17.174 and total F value is 178.017. Therefore the significance value 0.0001 is lesser than 0.5. Selected status of weaker sections pertaining to concepts like consumption, education, health, income, food habit and investment of mean square is 93.285, 37.924, 24.303, 21.982, 24.511 and 2.517 respectively. The tested value of F is 650.124, 4.71603, 1.23603, 1.89303, 1.00703 and 62.879 respectively. Therefore the enhanced the status of the weaker sections of the societies indicators consumption, education, health, income, food habit and investment of the beneficiaries is more significant, that is at 0.0001 is lesser than 0.5. Hence the housing programmes enhances the status of the weaker sections of the society among the beneficiaries and it has more significance in the study area.

Table 7: Paired Samples Statistics

Sl.No.	Particulars	Mean	N	Std. Deviation	Std. Error Mean
1	Different Housing Programmes	1.90	300	.667	.039
2	Human Development	7.2367	300	1.63592	.09445

Paired Samples Correlations

Particulars	N	Correlation	Sig.
Different Housing Programmes & human development	300	.914	.000

The paired sample test revealed that the tested value of correlation is 0.914 and significant at zero level. Further, it is clear that, there is an improvement in the enhanced the status of the weaker sections among the beneficiaries due to rural housing programmes. Thus it indicates that "Housing programmes is positively associated with Human Development". Therefore, the results indicate that the null hypothesis be rejected and accept the alternative hypothesis.

10. Findings

The study observed the following findings.

- Out of the total respondent's majority of the respondents are belonged to female category 260(80%) which means the housing schemes sanctioned only for women in the study area.
- Maximum number of houses constructed under the Indira AwasYojana next is Rural Ashraya Scheme and AmbedkarAwasYojana
- Out of the total respondents in the study area 291(97%) of the respondents have toilet connectivity to their constructed house.
- Of the total respondents 292 respondents have electricity in their houses and only 8 respondents have no electricity in their houses.
- Out of the total respondents 225(75%) of the respondents opined that, their consumption has improved quality wise after owning the house
- Out of the total respondents, 160(53.33%) respondents said that their children's primary education improved 124(41.33%) respondents said secondary education improved and the dropout in both primary and secondary level was only 6(2.%) and 10(3.33%) respectively.
- It is noticeable that 182(60.66%) of respondents agreed that housing programmes are necessary for health improvement.
- With regard to income generation, out of the total respondents, 258(86%) of the respondents have agreed that their income has been generated.
- It is observed that, out of the total respondents 266 (88.66%) respondents have experienced that the housing programmes have resulted in poverty reduction.
- It is found that out of the total respondents 296(98.66%) have experienced positive changes in the reading habits of their children.

11. Suggestions

- The selection of beneficiaries in the study area revealed that members were selected from gram sabha meetings,

elected member, some influenced persons etc. Selecting of beneficiaries should be transparent in nature.

- It is observed that the allocation of amount takes more due to some technical problems. The finance allocation should be provided as early as possible.
- It is observed that from the field study, the houses are constructed with old technology. Hence, while constructing the houses the proper technology should be adopted.
- All houses should have Rashtriya Swasthya Bhima Yojana (RSBY) cards and it should be a continuous process BPL card itself (attested) should be a proof of insurance on the lines of Rajasthan for any claims.
- There is also a need of appropriate technology with environment friendly as well as efficiently in rural areas.
- The census of below poverty line must conducted every five years. It will helpful for proper allocations and sectioning true beneficiaries can get benefits.
- All selected beneficiaries must be encouraged and supported to use energy resources like bio gas and solar facility.
- There is also need of public private partnership in improvement of adequate quality houses and there must be strengthen of PRIs in ensure, achieve the objectives of rural housing programmes.
- While sectioning of amount or grant by government to beneficiaries, the releasing of amount should be increased which full fill the high cost of materials.
- Issuing of MGNREGA job cards should be given by banks only for easy financial transaction

12. Conclusion

Human development is essentially what sustainability advocates want to sustain and without sustainability, human development is not true human development. If human development is about enabling people to lead long, healthy, educated and fulfilling lives, then sustainable human development is about making sure that future generations can do the same. Owning a house provides social and economic security as well as status in the society. Housing and improvement in the quality of life are the ultimate objectives of social sector planning. Main objectives of the housing schemes are to provide housing facilities to the poorer sections of society by constructing low cost houses for the poorest of the poor. In the present study, an attempt has been made to study the kind of housing facility being provided to the selected beneficiaries from SC, ST, OBC, OC communities. Housing schemes positively impact on development of rural community especially women. From these communities beneficiaries were selected for this study to see the impact of the programme on them.

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